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## **TELEMARKETING AND THE “DO NOT CALL” REGISTRY**

### **Do I have to talk to a telemarketer?**

No. You have the right to end a telemarketing phone call for any reason. Just hang up.

### **Can a telemarketer call me after I have asked not to be called?**

No. The law prohibits a telemarketer from calling you if you have asked not to be called. Tell the telemarketer to put you on the “do not call list.” If the calls persist, hang up.

### **Are telemarketers allowed to call me any time of the day?**

No, telemarketers may only call you between 8:00 a.m. and 9:00 p.m.

### **What information does a telemarketer have to give me during a call?**

Telemarketers must tell you: the call is a sales call; the name of the seller; and what they are selling before they make their pitch. If calling about a prize promotion, telemarketers must give consumers: an accurate description of the prize; its market value; all material conditions to receive or redeem the prize; the actual number of prizes to be awarded; the odds of being able to receive the prize; the fact that no purchase or payment of any kind is required to win a prize or to participate in a prize promotion; and instructions on how to participate or an address or local or toll-free telephone number to which customers may write or call for information on how to participate in the prize promotion.

Telemarketers cannot lie or misrepresent any information.

### **Is there anything I should consider before responding to a phone solicitation?**

Take your time and always ask for written information about the product, service, investment opportunity or charity. Legitimate businesses and charities will respect your request for information and time to properly consider before you buy or donate. If you’re being pressured, hang up.

### **How will I know the total cost of what I am buying?**

Before you pay, telemarketers must tell you the total cost of the goods and any restrictions on getting them. They must also tell you if the sale is final or non-refundable.

### **Should I give money to a telemarketer if I don’t know the telemarketer?**

It is illegal for a telemarketer to withdraw money from your checking account without your express, verifiable authorization. Don’t send money B cash, check or money order by courier, overnight delivery, or wire to anyone who insists on immediate payment. Before you consider doing business with the company, check the company’s reputation with the Better Business Bureau. Never pay for credit repair or advance-fee loan/credit services until these services have been delivered.

### **How can I stop telemarketing calls?**

You can register on the National Do Not Call registry online at [www.donotcall.gov](http://www.donotcall.gov) or by calling from the number you want to register, toll-free, 1-888-382-1222, TTY 1-866-290-4236. Registration is free. Telemarketers covered by the National Do Not Call Registry will have up to three months from the date you register to stop calling you. You can also specifically ask a telemarketer to stop calling you. Once you ask they are not allowed to call you, even if you have an established business relationship with that company.

**If I register my number on the Do Not Call Registry, will it stop all telemarketing calls?**

No. Placing your number on the National Do Not Call Registry will stop most, but not all, telemarketing calls. You may still receive calls from political organizations, charities, telephone surveyors or companies with which you have an existing business relationship. However, if you tell such companies or organizations not to call you again, they must respect your wishes.

**How do I file a complaint for “do not call” violations?**

You can file a complaint on the registry’s website, [www.donotcall.gov](http://www.donotcall.gov), using the File a Complaint page. You must know either the name or the phone number of the company that called you. You also must provide the date that the company called you and your registered phone number. You may provide your name and address, but it’s not required for you to submit a complaint. You also may call the registry’s toll-free number at (1-888-382-1222) to file a complaint (for TTY, call 1-866-290-4236).

Do Not Call complaints are entered into the FTC’s Consumer Sentinel system, a secure, online database available to more than 1,000 civil and criminal law enforcement agencies. While the FTC does not resolve individual consumer problems, your complaint will help the FTC to investigate the company and may lead to law enforcement action.

**Will I ever have to reregister?**

Yes. Your registration is effective for five years. You need to reregister at the end of five years and if your phone number changes or your phone was disconnected and then reconnected.

**Can I register more than three personal telephone numbers?**

Yes. You may register up to three telephone numbers at one time on the National Do Not Call Registry Website. You will receive a separate confirmation email for each number you register online. You must open each email and click on the link to complete the registration process. If you have more than three personal telephone numbers, you will have to go through the registration process more than once to register all of your numbers. You can register only one phone number each time you call the National Do Not Call Registry, and you must call from the phone number you wish to register.

You can register your cell phone number but few telemarketers call cell phones because federal regulations prohibit telemarketers from using automated dialers to call cell phone numbers.

**Can I register my business phone number?**

No. The National Do Not Call Registry is only for personal phone numbers. Business-to-business calls are not covered by the National Do Not Call Registry.